



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name VALLEY NATIONAL BANCORP

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 54,438,807

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

VALLEY NATIONAL BANCORP
ONE PENN PLAZA

NEW YORK, NY 10119

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BHC Name

City/State

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	48,404,357	40,927,572	41,468,225	40,530,174	33,448,035
Net income (\$000)	213,141	236,222	473,840	390,606	309,793
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.05	2.67	78	2.91	2.65	67	2.93	2.60	74	2.77	2.77	41	2.70	3.01	28
+ Non-interest income	0.41	0.96	17	0.37	1.11	12	0.37	1.04	12	0.45	1.21	18	0.65	1.32	19
- Overhead expense	2.07	2.17	48	1.64	2.24	13	1.68	2.17	17	1.60	2.57	10	1.89	2.69	17
- Provision for credit losses	0.17	0.09	80	0.07	-0.15	88	0.07	-0.09	87	0.31	0.51	25	0.08	0.15	32
+ Securities gains (losses)	0	0	72	0	0.01	5	0	0.01	54	0	0.02	36	-0.01	0.01	12
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.20	1.40	33	1.56	1.79	36	1.55	1.66	46	1.32	1.04	69	1.38	1.56	32
Net operating income	0.88	1.06	28	1.15	1.36	30	1.14	1.26	39	0.96	0.81	63	0.93	1.19	18
Net income	0.88	1.06	28	1.15	1.35	31	1.14	1.26	39	0.96	0.82	62	0.93	1.19	18
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.57	3.12	79	3.54	3.14	72	3.50	3.06	76	3.74	3.55	59	4.35	4.41	48
Interest expense	0.26	0.24	66	0.38	0.27	75	0.33	0.25	71	0.71	0.52	77	1.39	1.08	76
Net interest income (tax equivalent)	3.31	2.88	78	3.16	2.85	67	3.18	2.80	75	3.02	3.01	44	2.96	3.33	28
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.08	32	0.09	0.13	49	0.05	0.11	35	0.12	0.27	36	0.06	0.21	28
Earnings coverage of net loan and lease losses (X)	145.62	-9.51	89	21.59	4.52	63	44.28	39.72	67	17.22	22.91	59	30.34	24.40	71
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.08	1.17	44	1.05	1.39	24	1.05	1.23	32	1.06	1.58	19	0.54	0.83	24
Allowance for loan and lease losses / Total loans and leases	1.08	1.15	45	1.04	1.37	25	1.05	1.20	35	1.05	1.55	20	0.54	0.81	25
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.72	0.41	86	0.69	0.63	62	0.71	0.49	78	0.59	0.71	44	0.60	0.57	57
30-89 days past due loans and leases / Total loans and leases	0.13	0.32	30	0.23	0.27	56	0.15	0.32	31	0.26	0.39	38	0.24	0.43	28
Liquidity and Funding															
Net noncore funding dependence	9.27	3.09	73	9.73	-1.82	84	4.50	-2.33	73	17.39	3.20	83	25.72	14.45	80
Net short-term noncore funding dependence	6.79	-1.79	84	7.30	-8.21	90	2.16	-7.71	79	14.15	-4.76	92	19.80	3.38	90
Net loans and leases / Total assets	79.19	61.60	90	78.20	59.81	91	78.11	58.67	90	79.09	61.58	92	79.07	63.77	91
Capitalization															
Tier 1 leverage ratio	8.33	9.08	27	8.49	9.11	32	8.88	8.98	54	8.06	9.13	17	8.76	9.76	22
Holding company equity capital / Total assets	11.40	10.04	73	11.48	10.88	61	11.70	10.71	65	11.29	11.16	52	11.71	12.43	42
Total equity capital (including minority interest) / Total assets	11.40	10.14	71	11.48	11.01	59	11.70	10.82	64	11.29	11.29	49	11.71	12.57	40
Common equity tier 1 capital / Total risk-weighted assets	9.06	11.90	6	10.04	12.69	9	10.06	12.42	17	9.94	12.38	11	9.42	12.17	7
Net loans and leases / Equity capital (X)	6.95	6.22	66	6.81	5.51	76	6.67	5.53	74	7.01	5.58	77	6.75	5.21	80
Cash dividends / Net income	51.31	34	84	40.94	25.30	83	41.17	28.27	78	49.15	42.30	62	54.03	33.12	86
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	31.90	7.91	90	-1.06	9.29	12	6.78	10.50	41	8.63	16.68	26	17.54	9.26	82
Equity capital	30.97	-0.29	91	5.88	9.31	46	10.71	7.46	77	4.74	6.99	43	30.85	10.49	89
Net loans and leases	33.56	11.87	90	0.47	0.79	61	5.46	3.36	64	8.66	9.07	58	18.84	9.10	84
Noncore funding	6.90	10.50	56	-46.65	-23.76	21	-50.24	-14.79	9	-17.51	-12.18	45	15.16	6.59	69
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	9.91	11.61	55	13.48	11.05	70	12.48	10.95	68	8.78	13.56	51	6.67	13.04	52
Equity investment in subsidiaries / Equity capital	111.69	103.92	83	113.30	103.07	88	113.39	103.22	88	108.86	102.81	83	106.56	103.22	72
Cash from ops + noncash items + op expense / Op expense + dividends	176.28	116.54	75	95.59	130.64	32	80.63	154.48	17	106.85	147.24	28	98.01	190.27	16

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	716,637	614,650	1,228,911	1,259,459	1,179,514	16.59	102.32
Income from lease financing receivables.....	16,305	13,845	28,478	25,248	19,394	17.77	144.53
Fully taxable income on loans and leases.....	732,942	628,495	1,257,389	1,284,707	1,198,908	16.62	103.10
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	732,942	628,495	1,257,389	1,284,707	1,198,908	16.62	103.10
Investment interest income (tax equivalent).....	55,780	34,251	70,956	88,782	108,978	62.86	14.33
Interest on balances due from depository institutions.....	2,030	459	1,725	2,556	5,723	342.27	232.79
Interest income on other earning assets.....	4,752	4,038	7,370	11,645	12,022	17.68	10.80
Total interest income (tax equivalent).....	795,504	667,243	1,337,440	1,387,690	1,325,631	19.22	91.89
Interest on time deposits of \$250K or more.....	1,495	634	1,215	6,559	8,490	135.80	202.02
Interest on time deposits < \$250K.....	4,605	16,738	23,879	99,508	158,203	-72.49	-76.05
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	26,749	22,291	42,879	76,169	145,177	20.00	16.82
Interest on other borrowings and trading liabilities.....	13,212	22,737	34,351	66,465	98,463	-41.89	-57.95
Interest on subordinated debt and mandatory convertible securities.....	11,515	9,472	22,001	16,114	12,619	21.57	143.04
Total interest expense.....	57,576	71,872	124,325	264,815	422,952	-19.89	-26.91
Net interest income (tax equivalent).....	737,928	595,371	1,213,115	1,122,875	902,679	23.94	119.76
Non-interest income.....	99,042	74,935	152,842	183,200	218,945	32.17	97.90
Adjusted operating income (tax equivalent).....	836,970	670,306	1,365,957	1,306,075	1,121,624	24.86	116.92
Overhead expense.....	502,116	335,754	696,836	648,097	631,311	49.55	108.80
Provision for credit losses.....	41,911	14,114	27,244	124,557	25,809		585.72
Securities gains (losses).....	69	-231	545	524	-3,078		
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	291,088	320,207	643,913	533,945	461,426	-9.09	109.05
Applicable income taxes.....	75,866	82,202	166,899	139,460	147,002	-7.71	95.61
Tax equivalent adjustments.....	2,099	1,797	3,214	3,971	4,631	16.81	-51.17
Applicable income taxes (tax equivalent).....	77,965	83,999	170,113	143,431	151,633	-7.18	80.96
Minority interest.....	-18	-14	-40	-92	0		
Net income before discontinued operations, net of minority interest.....	213,141	236,222	473,840	390,606	309,793	-9.77	121.65
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	213,141	236,222	473,840	390,606	309,793	-9.77	121.65
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	213,123	236,208	473,800	390,514	309,793	-9.77	121.63
Investment securities income (tax equivalent).....	55,780	34,251	70,956	88,782	108,978	62.86	14.33
US Treasury and agency securities (excluding mortgage-backed securities).....	5,542	1,946	3,593	5,909	6,435	184.79	63.14
Mortgage-backed securities.....	35,264	20,385	45,129	57,228	73,927	72.99	24.33
All other securities.....	14,974	11,920	22,234	25,645	28,616	25.62	-12.06
Cash dividends declared.....	109,358	96,718	195,058	191,965	167,377	13.07	77.26
Common.....	103,014	90,374	182,370	179,277	154,689	13.99	77.31
Preferred.....	6,344	6,344	12,688	12,688	12,688	0.00	76.52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.29	2.90	80	3.26	2.92	73	3.23	2.85	77	3.42	3.27	62	3.96	4	49
Less: Interest expense	0.24	0.22	63	0.35	0.25	73	0.30	0.23	71	0.65	0.48	75	1.26	0.98	76
Equals: Net interest income (tax equivalent)	3.05	2.67	78	2.91	2.65	67	2.93	2.60	74	2.77	2.77	41	2.70	3.01	28
Plus: Non-interest income	0.41	0.96	17	0.37	1.11	12	0.37	1.04	12	0.45	1.21	18	0.65	1.32	19
Equals: adjusted operating income (tax equivalent)	3.46	3.67	41	3.28	3.82	23	3.29	3.70	28	3.22	4.04	13	3.35	4.41	9
Less: Overhead expense	2.07	2.17	48	1.64	2.24	13	1.68	2.17	17	1.60	2.57	10	1.89	2.69	17
Less: Provision for credit losses	0.17	0.09	80	0.07	-0.15	88	0.07	-0.09	87	0.31	0.51	25	0.08	0.15	32
Plus: Realized gains (losses) on held-to-maturities securities	0	0	97	0	0	1	0	0	1	0	0	0	0	0	1
Plus: Realized gains (losses) on available-for-sale securities	0	0	70	0	0.01	6	0	0.01	54	0	0.02	38	-0.01	0.01	12
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.20	1.40	33	1.56	1.79	36	1.55	1.66	46	1.32	1.04	69	1.38	1.56	32
Less: Applicable income taxes (tax equivalent)	0.32	0.33	54	0.41	0.41	58	0.41	0.38	67	0.35	0.23	84	0.45	0.36	79
Less: Minority interest	0	0	6	0	0	3	0	0	3	0	0	6	0	0	36
Equals: Net operating income	0.88	1.06	28	1.15	1.36	30	1.14	1.26	39	0.96	0.81	63	0.93	1.19	18
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.88	1.06	28	1.15	1.35	31	1.14	1.26	39	0.96	0.82	62	0.93	1.19	18
Memo: Net income (last four quarters)	1	1.12	32	1.08	1.25	33	1.14	1.26	39	0.96	0.82	62	0.93	1.19	17
Net income—BHC and noncontrolling (minority) interest	0.88	1.07	27	1.15	1.37	30	1.14	1.27	37	0.96	0.83	62	0.93	1.20	17
Margin Analysis															
Average earning assets / Average assets	92.05	92.97	36	92	93.15	36	92.06	93.08	36	91.60	92.32	40	91.07	91.05	53
Average interest-bearing funds / Average assets	56.79	60.12	37	63.21	62.32	60	62.13	61.99	61	65.91	64.06	65	70.11	65.57	75
Interest income (tax equivalent) / Average earning assets	3.57	3.12	79	3.54	3.14	72	3.50	3.06	76	3.74	3.55	59	4.35	4.41	48
Interest expense / Average earning assets	0.26	0.24	66	0.38	0.27	75	0.33	0.25	71	0.71	0.52	77	1.39	1.08	76
Net interest income (tax equivalent) / Average earning assets	3.31	2.88	78	3.16	2.85	67	3.18	2.80	75	3.02	3.01	44	2.96	3.33	28
Yield or Cost															
Total loans and leases (tax equivalent)	3.80	4.01	36	3.85	4.05	39	3.83	4.01	40	4.04	4.27	40	4.57	5.09	18
Interest-bearing bank balances	0.40	0.42	41	0.07	0.11	12	0.12	0.14	19	0.31	0.27	64	3.16	2.04	90
Federal funds sold and reverse repos		0.58			0.26			0.25			0.68			2.44	
Trading assets	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.56	3.09	80	3.53	3.11	75	3.49	3.04	79	3.73	3.51	61	4.34	4.36	49
Investment securities (tax equivalent)	2.38	1.85	88	2.02	1.80	64	2.02	1.77	69	2.39	2.25	64	2.87	2.76	62
US Treasury and agency securities (excluding mortgage-backed securities)	2.94	1.22	96	2.66	1.28	91	3	1.14	96	2.90	1.75	90	2.75	2.32	80
Mortgage-backed securities	2.02	1.78	76	1.51	1.56	46	1.57	1.57	51	2.06	2.05	48	2.67	2.61	61
All other securities	3.72	2.82	82	3.47	2.91	74	3.38	2.81	70	3.42	3.24	65	3.49	4.06	35
Interest-bearing deposits	0.26	0.20	69	0.35	0.24	74	0.30	0.21	70	0.81	0.53	80	1.65	1.10	83
Time deposits of \$250K or more	0.35	0.50	27	0.11	0.76	2	0.11	0.66	3	0.44	1.42	3	0.66	1.96	3
Time deposits < \$250K	0.32	0.44	36	0.79	0.72	60	0.65	0.62	58	1.50	1.36	61	2.43	1.82	89
Other domestic deposits	0.25	0.17	73	0.26	0.17	78	0.24	0.15	77	0.53	0.36	83	1.25	0.93	79
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.66	0.36	82	2.25	0.19	95	1.80	0.17	93	1.64	0.62	89	1.72	1.86	46
Other borrowed funds and trading liabilities	1.27	1.24	55	1.25	1.31	46	1.29	1.27	50	1.38	1.50	46	2.48	2.38	57
All interest-bearing funds	0.42	0.36	70	0.56	0.40	75	0.48	0.37	72	0.99	0.74	79	1.80	1.49	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	99,042	74,935	152,842	183,200	218,945
Fiduciary activities income	1,119	1,102	2,176	1,878	1,912
Service charges on deposit accounts - domestic	15,242	9,241	19,443	16,429	21,195
Trading revenue	-1,450	719	1,223	-11	-37
Investment banking fees and commissions	13,589	5,759	12,734	10,537	10,734
Insurance activities revenue	5,322	4,195	7,810	7,398	10,409
Venture capital revenue	0	0	0	0	0
Net servicing fees	5,498	6,086	11,651	10,352	9,794
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	3,699	13,945	27,418	41,034	98,594
Other non-interest income	56,023	33,888	70,387	95,583	66,344
Total overhead expenses	502,116	335,754	696,836	648,097	631,311
Personnel expense	262,531	179,198	375,865	333,221	327,431
Net occupancy expense	78,792	64,710	132,098	129,002	118,191
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	15,837	11,455	21,827	24,645	18,080
Other operating expenses	144,956	80,391	167,046	161,229	167,609
Fee income on mutual funds and annuities	0	289	289	862	1,031
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,748	3,130	3,370	3,155	3,183
Average personnel expense per employee	70.05	57.25	111.53	105.62	102.87
Average assets per employee	12,914.72	13,075.90	12,305.11	12,846.33	10,508.34

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.35	11	0.39	2.15	32	0.19	2.17	28	0.47	2.02	32	0.47	2.72	26
Overhead expenses / Net Interest Income + non-interest income	60.14	59.40	51	50.22	59.03	16	51.13	59.28	19	49.77	62.28	10	56.52	61.29	34
Percent of Average Assets															
Total overhead expense	2.07	2.17	48	1.64	2.24	13	1.68	2.17	17	1.60	2.57	10	1.89	2.69	17
Personnel expense	1.08	1.20	38	0.88	1.25	12	0.91	1.21	17	0.82	1.30	11	0.98	1.41	14
Net occupancy expense	0.33	0.22	87	0.32	0.24	80	0.32	0.23	83	0.32	0.26	72	0.35	0.28	77
Other operating expenses	0.66	0.72	50	0.45	0.73	9	0.46	0.72	8	0.46	0.94	6	0.56	0.97	10
Overhead less non-interest income	1.67	1.19	87	1.27	1.10	60	1.31	1.10	67	1.15	1.25	41	1.23	1.32	40
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	59.99	58.92	53	50.09	58.45	18	51.01	58.83	20	49.62	61.82	12	56.29	60.64	37
Personnel expense	31.37	32.65	40	26.73	33.10	20	27.52	32.93	24	25.51	32.36	17	29.19	32.39	28
Net occupancy expense	9.41	6.14	88	9.65	6.33	88	9.67	6.23	89	9.88	6.58	92	10.54	6.52	95
Other operating expenses	19.21	19.36	54	13.70	18.60	13	13.83	19.18	10	14.23	22.28	9	16.56	21.20	25
Total non-interest income	11.83	25.40	15	11.18	28.18	12	11.19	27.67	10	14.03	28.83	19	19.52	29.23	30
Fiduciary activities income	0.13	2.23	31	0.16	2.24	29	0.16	2.20	31	0.14	2.09	28	0.17	1.97	31
Service charges on domestic deposit accounts	1.82	3.45	26	1.38	3.19	19	1.42	3.27	22	1.26	3.27	17	1.89	3.88	26
Trading revenue	-0.17	0.45	12	0.11	0.72	52	0.09	0.62	56	0	1.28	6	0	1.18	5
Investment banking fees and commissions	1.62	2.25	54	0.86	2.52	38	0.93	2.58	38	0.81	2.46	36	0.96	3.54	36
Insurance activities revenue	0.64	0.36	76	0.63	0.37	74	0.57	0.36	75	0.57	0.41	75	0.93	0.47	81
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.66	1.38	63	0.91	0.55	77	0.85	0.60	74	0.79	0.01	87	0.87	0.28	86
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.44	1.51	31	2.08	3.83	43	2.01	3.30	44	3.14	3.92	55	8.79	1.86	95
Other non-interest income	6.69	9.09	42	5.06	9.26	25	5.15	9.27	24	7.32	9.65	43	5.91	10.04	25
Overhead less non-interest income	48.16	32.73	92	38.91	29.94	74	39.83	30.52	76	35.59	31.93	57	36.77	31.06	59
Applicable income taxes / Pretax net operating income (tax equivalent)	26.06	21.22	89	25.67	21.54	90	25.92	21.18	93	26.12	18.63	94	31.86	20.56	95
Applicable income tax + TE / Pretax net operating income + TE	26.78	23.38	82	26.23	23.10	84	26.42	22.67	87	26.86	21.18	91	32.86	23.23	91

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	32,364,330	24,062,067	25,875,425	23,387,546	22,584,255	34.50	141.05
Commercial and industrial loans	7,096,051	5,414,692	5,129,274	6,144,124	4,241,242	31.05	207.77
Loans to individuals	2,510,541	2,293,028	2,387,109	2,127,479	2,237,383	9.49	45.52
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	1,647	0	0	0	0		
Other loans and leases	1,606,556	846,923	901,365	859,390	712,441	89.69	308.73
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	43,579,125	32,616,710	34,293,173	32,518,539	29,775,321	33.61	144.14
Less: Allowance for loan and lease losses	468,819	339,324	359,202	340,243	161,759	38.16	302.61
Net loans and leases	43,110,306	32,277,386	33,933,971	32,178,296	29,613,562	33.56	143.10
Debt securities that reprice or mature in over 1 year	4,957,926	3,450,012	3,640,761	3,345,647	3,657,027	43.71	55.41
Mutual funds and equity securities	41,716	33,870	36,473	29,378	41,410	23.17	286.90
Subtotal	48,109,948	35,761,268	37,611,205	35,553,321	33,311,999	34.53	129.81
Interest-bearing bank balances	906,898	1,515,757	1,844,764	1,071,360	178,423	-40.17	597.83
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	144,602	159,338	156,745	166,022	245,869	-9.25	69.64
Trading assets	343,305	268,718	218,208	385,759	157,753	27.76	1199.41
Total earning assets	49,504,753	37,705,081	39,830,922	37,177,277	33,894,044	31.29	133.77
Non-interest-bearing cash and due from depository institutions	481,414	329,006	205,156	257,845	256,264	46.32	111.30
Premises, fixed assets, and leases	676,639	562,682	585,423	571,850	619,662	20.25	133.32
Other real estate owned	422	4,523	2,259	5,118	9,414	-90.67	-95.86
Investment in unconsolidated subsidiaries	1,827	1,827	1,827	1,827	1,827	0.00	34.04
Intangible and other assets	3,775,260	2,672,149	2,822,021	2,673,587	2,672,205	41.28	116.55
Total assets	54,438,807	41,274,228	43,446,443	40,686,076	37,453,416	31.90	132.15
Quarterly average assets	53,252,010	41,129,798	42,473,828	41,263,250	35,303,314	29.47	127.61
Average loans and leases (YTD)	38,570,345	32,608,889	32,813,572	31,781,699	26,228,069	18.28	120.08
Memoranda							
Loans held-for-sale	18,348	159,256	139,516	301,427	76,113	-88.48	-86.85
Loans not held-for-sale	43,560,777	32,457,454	34,153,657	32,217,112	29,699,208	34.21	145.96
Real estate loans secured by 1-4 family	5,454,872	4,797,087	5,085,359	4,916,723	4,940,496	13.71	64.56
Commercial real estate loans	26,902,715	19,259,464	20,782,826	18,465,171	17,638,006	39.69	166.19
Construction and land development	3,374,373	1,752,838	1,854,580	1,745,825	1,647,018	92.51	282.98
Multifamily	7,261,752	5,109,923	5,147,037	5,145,288	5,226,222	42.11	115.55
Nonfarm nonresidential	16,266,590	12,396,703	13,781,209	11,574,058	10,764,766	31.22	177.76
Real estate loans secured by farmland	6,743	5,516	7,240	5,652	5,753	22.24	30.38
Total investment securities	5,144,244	3,643,220	3,833,979	3,541,862	3,944,306	41.20	56.54
U.S. Treasury securities	359,636	118,884	67,558	119,519	189,295	202.51	90.43
US agency securities (excluding mortgage-backed securities)	290,244	29,455	27,190	32,379	36,588	885.38	409.51
Municipal securities	662,245	510,065	417,852	550,209	670,756	29.84	6.71
Mortgage-backed securities	3,496,964	2,773,216	3,070,644	2,640,328	2,874,905	26.10	56.54
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	293,439	177,730	214,262	170,049	131,352	65.10	73.58
Mutual funds and equity securities	41,716	33,870	36,473	29,378	41,410	23.17	286.90
Available-for-sale securities	1,382,551	1,075,538	1,128,809	1,339,473	1,566,801	28.55	-5.57
U.S. Treasury securities	292,398	51,010	0	51,393	50,943	473.22	483.66
US agency securities (excluding mortgage-backed securities)	30,533	23,907	20,925	26,157	29,243	27.72	-34.15
Municipal securities	157,478	65,685	79,890	79,950	170,051	139.75	32.12
Mortgage-backed securities	721,036	846,316	904,502	1,090,022	1,254,786	-14.80	-38.04
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	181,106	88,620	123,492	91,951	61,778	104.36	167.62
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-326,262	22,707	-8,092	54,601	22,625		
Available-for-sale securities appreciation (depreciation)	-112,384	29,801	12,718	45,968	8,014		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,419,672	2,351,536	1,736,535	2,106,189	2,317,934	-39.63	-16.53

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	16,139,559	10,528,946	11,675,748	9,205,266	6,710,408	53.29	210.50
NOW, ATS and transaction accounts	2,391,641	788,296	1,238,987	689,760	820,800	203.39	677.29
Time deposits less brokered deposits < \$250K	996,046	1,230,206	1,409,721	2,311,848	3,940,857	-19.03	-23.63
MMDA and other savings accounts	21,156,310	17,596,396	19,060,653	15,349,754	11,951,551	20.23	152.06
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	40,683,556	30,143,844	33,385,109	27,556,628	23,423,616	34.96	167.60
Time deposits of \$250K or more	922,020	1,112,829	880,769	1,324,294	1,652,696	-17.15	50.59
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	142,790	454,378	155,726	447,958	503,280	-68.57	-66.59
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,731,123	859,593	501,777	1,555,846	1,060,123	101.39	3.85
Other borrowings w/remaining maturity over 1 year	438,033	788,728	788,023	1,037,834	1,669,738	-44.46	-64.20
Brokered deposits < \$250K	2,275,475	1,938,101	1,366,534	3,054,680	4,109,525	17.41	58.64
Noncore funding	5,509,441	5,153,629	3,692,829	7,420,612	8,995,362	6.90	2.70
Trading liabilities	342,057	81,487	48,258	155,931	68,402	319.77	1378.53
Subordinated notes and debentures + trust preferred securities	671,664	694,723	691,056	459,478	348,132	-3.32	141.95
Other liabilities	1,025,119	461,594	544,007	500,149	233,716	122.08	554.70
Total liabilities	48,231,837	36,535,277	38,361,259	36,092,798	33,069,228	32.01	129.40
Equity Capital							
Perpetual preferred stock (including surplus)	209,691	209,691	209,691	209,691	209,691	0.00	87.91
Common stock	178,185	142,550	148,482	141,746	141,423	25.00	92.79
Common surplus	4,965,488	3,658,636	3,883,035	3,637,468	3,622,208	35.72	142.26
Retained earnings	982,146	744,768	883,645	611,158	443,559	31.87	374.06
Accumulated other comprehensive income	-108,337	-17,735	-17,932	-7,718	-32,214		
Other equity capital components	-22,260	-103	-22,855	-225	-479		
Total holding company equity capital	6,204,913	4,737,807	5,084,066	4,592,120	4,384,188	30.97	155.99
Noncontrolling (minority) interest in subsidiaries	2,057	1,144	1,118	1,158	0	79.81	
Total equity capital, including minority interest	6,206,970	4,738,951	5,085,184	4,593,278	4,384,188	30.98	156.07
Total liabilities and capital	54,438,807	41,274,228	43,446,443	40,686,076	37,453,416	31.90	132.15
Memoranda							
Non-interest-bearing deposits	16,139,559	10,528,946	11,675,748	9,205,266	6,710,408	53.29	210.50
Interest-bearing deposits	27,741,492	22,665,828	23,956,664	22,730,336	22,475,429	22.39	130.18
Total deposits	43,881,051	33,194,774	35,632,412	31,935,602	29,185,837	32.19	154.38
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,084,066	4,592,120	4,592,120	4,384,188	3,350,454		
Accounting restatements	0	0	0	-28,187	2,968		
Net income	213,141	236,222	473,840	390,606	309,793		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	3,157	16,200	35,358	12,982	15,878		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	13,517	0	23,114	0	0		
Changes incident to business combinations	1,117,829	0	211,134	0	835,255		
Less: Dividends declared	109,358	96,718	195,058	191,965	167,377		
Change in other comprehensive income	-90,405	-10,017	-10,214	24,496	37,217		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	6,204,913	4,737,807	5,084,066	4,592,120	4,384,188		

BHC Name

City/State

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	59.45	38.78	86	58.30	36.32	90	59.56	36.25	89	57.48	36.22	91	60.30	37.78	89
Commercial and industrial loans	13.03	11.05	65	13.12	12.25	61	11.81	10.76	64	15.10	13.52	60	11.32	12.02	50
Loans to individuals	4.61	3.52	70	5.56	3.48	77	5.49	3.36	77	5.23	3.40	70	5.97	4.20	67
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0	0.19	33	0	0.21	12	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	2.95	4.45	48	2.05	4.22	31	2.07	4.47	32	2.11	4.63	29	1.90	5.01	23
Net loans and leases	79.19	61.60	90	78.20	59.81	91	78.11	58.67	90	79.09	61.58	92	79.07	63.77	91
Debt securities over 1 year	9.11	19.46	15	8.36	17.61	14	8.38	19.46	12	8.22	15.55	16	9.76	14.60	20
Mutual funds and equity securities	0.08	0.05	68	0.08	0.06	71	0.08	0.06	69	0.07	0.05	72	0.11	0.06	75
Subtotal	88.37	82.34	77	86.64	78.32	87	86.57	79.22	77	87.38	78.16	87	88.94	79.65	90
Interest-bearing bank balances	1.67	4.59	25	3.67	9.11	18	4.25	8.50	31	2.63	7.51	16	0.48	3.06	13
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.27	1.68	16	0.39	1.53	23	0.36	1.56	23	0.41	1.68	20	0.66	1.91	34
Trading assets	0.63	0.55	75	0.65	0.60	76	0.50	0.49	77	0.95	1.01	75	0.42	1.19	65
Total earning assets	90.94	90.95	54	91.35	91.43	50	91.68	91.77	48	91.38	91.05	57	90.50	89.53	65
Non-interest cash and due from depository institutions	0.88	1.01	39	0.80	1.01	34	0.47	0.82	17	0.63	1.07	17	0.68	1.14	19
Other real estate owned	0	0.01	30	0.01	0.02	58	0.01	0.01	45	0.01	0.02	52	0.03	0.03	55
All other assets	8.18	7.97	54	7.85	7.50	57	7.85	7.35	59	7.99	7.82	51	8.82	9.27	45
Memoranda															
Short-term investments	1.93	7.68	12	4.06	12.01	12	4.61	11.47	20	3.04	11.17	12	1.13	7.63	10
U.S. Treasury securities	0.66	1.96	40	0.29	1.08	51	0.16	1.47	35	0.29	0.84	63	0.51	1.03	61
US agency securities (excluding mortgage-backed securities)	0.53	0.84	57	0.07	0.77	31	0.06	0.82	32	0.08	0.63	34	0.10	0.54	42
Municipal securities	1.22	1.75	54	1.24	1.72	54	0.96	1.73	52	1.35	1.69	55	1.79	1.34	69
Mortgage-backed securities	6.42	13.68	18	6.72	12.97	21	7.07	14.14	19	6.49	11.75	23	7.68	11.44	28
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.54	0.52	63	0.43	0.52	60	0.49	0.53	61	0.42	0.42	63	0.35	0.39	66
Loans held-for-sale	0.03	0.35	36	0.39	0.42	62	0.32	0.55	62	0.74	0.52	69	0.20	0.39	49
Loans held for investment	80.02	61.41	90	78.64	59.85	91	78.61	58.06	92	79.18	61.72	90	79.30	63.50	92
Real estate loans secured by 1-4 family	10.02	12.26	38	11.62	11.69	53	11.70	11.46	56	12.08	11.91	50	13.19	13.29	50
Revolving	0.86	1.49	40	1.04	1.45	49	0.99	1.42	47	1.10	1.66	47	1.30	2.07	43
Closed-end, secured by first liens	9.04	10.40	44	10.43	9.84	56	10.59	9.67	63	10.83	9.81	56	11.68	10.69	57
Closed-end, secured by junior liens	0.13	0.18	57	0.14	0.20	50	0.13	0.17	54	0.15	0.22	49	0.21	0.28	52
Commercial real estate loans	49.42	24.34	90	46.66	22.48	93	47.84	22.69	93	45.38	22.22	93	47.09	22.23	94
Construction and land development	6.20	3.75	77	4.25	3.35	66	4.27	3.34	63	4.29	3.40	63	4.40	3.44	65
Multifamily	13.34	3.69	93	12.38	3.31	93	11.85	3.57	91	12.65	3.12	94	13.95	3.01	94
Nonfarm nonresidential	29.88	15.50	90	30.03	14.81	94	31.72	14.57	94	28.45	14.72	93	28.74	14.69	90
Real estate loans secured by farmland	0.01	0.35	33	0.01	0.34	33	0.02	0.30	37	0.01	0.33	32	0.02	0.36	33

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	74.27	62.08	67	73.77	59.66	75	75.45	61.05	70	71.92	57.15	75	75.85	57.46	76
Real estate loans secured by 1-4 family	12.52	20.31	27	14.71	19.82	34	14.83	19.86	32	15.12	19.43	34	16.59	20.75	31
Revolving	1.07	2.40	34	1.32	2.42	38	1.25	2.43	39	1.38	2.64	34	1.64	3.15	33
Closed-end	11.45	17.67	28	13.39	17.22	37	13.58	17.24	36	13.74	16.59	37	14.95	17.39	39
Commercial real estate loans	61.73	38.23	87	59.05	36.54	89	60.60	37.86	87	56.78	34.63	89	59.24	33.52	91
Construction and land development	7.74	5.97	65	5.37	5.50	54	5.41	5.65	53	5.37	5.26	56	5.53	5.09	60
1-4 family	0.84	1.34	51	0.74	1.11	53	0.85	1.18	56	0.77	0.93	54	0.98	0.94	61
Other	6.90	4.56	72	4.63	4.33	56	4.56	4.40	55	4.60	4.19	58	4.55	4.02	62
Multifamily	16.66	5.72	91	15.67	5.34	92	15.01	5.78	87	15.82	4.96	93	17.55	4.69	92
Nonfarm nonresidential	37.33	24.64	77	38.01	24.14	83	40.19	24.56	82	35.59	22.93	82	36.15	22.15	81
Owner-occupied	8.94	8.28	55	10.23	8.14	63	10.38	8.29	61	10.10	7.68	66	10.74	7.72	73
Other	28.39	16.13	88	27.78	15.71	91	29.81	15.94	91	25.49	14.95	89	25.41	14.34	87
Real estate loans secured by farmland	0.02	0.59	30	0.02	0.59	29	0.02	0.54	35	0.02	0.54	28	0.02	0.55	31
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	16.28	18.46	46	16.60	20.98	37	14.96	18.86	45	18.89	22.17	40	14.24	19.53	34
Loans to individuals	5.76	6.27	64	7.03	6.28	66	6.96	6.24	65	6.54	6.13	63	7.51	7.13	64
Credit card loans	0.03	0.53	55	0.03	0.51	56	0.04	0.53	56	0.03	0.65	55	0.03	0.81	51
Agricultural loans	0	0.32	32	0	0.37	12	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	3.69	8.30	37	2.60	8.03	28	2.63	8.75	25	2.64	9.09	25	2.39	9.85	22
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	689.83	407.54	91	656.91	383.17	93	655.96	391.81	92	667.82	381.27	92	721.48	391.26	95
Real estate loans secured by 1-4 family	116.27	130.40	45	130.96	124.52	54	128.92	126.06	54	140.39	125.03	56	157.83	138.18	59
Revolving	9.94	15.55	41	11.77	15.53	48	10.89	15.44	47	12.81	17.42	46	15.60	21.26	46
Closed-end	106.32	113.22	51	119.19	107.53	59	118.03	108.85	58	127.58	106.14	60	142.23	115.20	66
Commercial real estate loans	573.42	254.23	96	525.79	238.21	96	526.86	245.88	94	527.26	234.65	96	563.46	229.44	98
Construction and land development	71.92	38.88	81	47.85	35.52	68	47.01	35.95	64	49.85	35.62	70	52.62	34.95	70
1-4 family	7.83	8.60	57	6.58	7.06	59	7.35	7.42	59	7.15	6.34	61	9.33	6.61	66
Other	64.09	29.76	87	41.27	28.07	70	39.66	28.11	69	42.70	28.16	71	43.29	27.32	75
Multifamily	154.78	39.14	93	139.50	34.78	93	130.48	38.66	90	146.92	32.74	95	166.96	31.04	94
Nonfarm nonresidential	346.71	162.28	93	338.44	157.17	95	349.36	158.05	94	330.49	155.06	94	343.89	152.10	93
Owner-occupied	83.02	54.20	75	91.08	52.65	82	90.22	52.99	80	93.81	52.37	82	102.20	53.07	84
Other	263.69	106.54	94	247.36	102.08	97	259.14	102.54	96	236.68	100.54	96	241.69	97.41	97
Real estate loans secured by farmland	0.14	3.62	33	0.15	3.59	32	0.18	3.22	39	0.16	3.44	31	0.18	3.60	32
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	151.25	115.10	71	147.82	127.07	64	130.03	114.45	63	175.44	139.91	69	135.49	122.02	58
Loans to individuals	53.51	35.52	73	62.60	35.29	75	60.51	34.55	76	60.75	37.47	72	71.48	43.51	70
Credit card loans	0.31	2.76	57	0.29	2.61	58	0.33	2.77	58	0.25	3.30	56	0.26	4.34	52
Agricultural loans	0.04	1.81	34	0	2.01	12	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	34.24	50.19	50	23.12	46.75	34	22.85	51.06	32	24.54	49.54	31	22.76	52.44	29
Supplemental															
Non-owner occupied CRE loans / Gross loans	53.17	30.64	90	49.31	28.84	90	51.04	30.07	90	47.12	27.32	92	49.05	26.45	95
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	493.90	203.71	96	439.12	187.37	96	443.75	195.33	94	437.58	183.76	96	466.59	178.57	97
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	576.92	261.50	96	530.20	244.59	96	533.97	252.85	95	531.39	240.85	96	568.79	236.10	98

BHC Name _____ City/State _____

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	1.93	7.68	12	4.06	12.01	12	4.61	11.47	20	3.04	11.17	12	1.13	7.63	10
Liquid assets	10.80	25.39	11	12.20	28.17	10	12.51	29.03	13	11.08	26.22	10	9.86	22.44	10
Investment securities	9.45	21.68	10	8.83	19.64	11	8.82	21.63	8	8.71	17.85	13	10.53	16.99	19
Net loans and leases	79.19	61.60	90	78.20	59.81	91	78.11	58.67	90	79.09	61.58	92	79.07	63.77	91
Net loans, leases and standby letters of credit	80.15	62.44	90	78.91	60.62	93	78.82	59.49	91	79.81	62.48	93	79.86	64.84	92
Core deposits	74.73	75.64	35	73.03	74.75	28	76.84	75.71	38	67.73	70.67	31	62.54	63.09	35
Noncore funding	10.12	10.86	59	12.49	10.89	71	8.50	10.30	56	18.24	14.13	72	24.02	19.36	68
Time deposits of \$250K or more	1.69	1.54	66	2.70	1.81	74	2.03	1.58	69	3.25	2.11	74	4.41	2.94	75
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.26	1.20	39	1.10	1.20	63	0.36	1.23	37	1.10	1.47	56	1.34	1.94	57
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.26	0.50	52	1.10	0.52	73	0.36	0.54	53	1.10	0.54	68	1.34	0.48	72
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3.18	1.63	76	2.08	0.99	78	1.15	1	64	3.82	1.24	87	2.83	3.01	52
Earning assets that reprice within 1 year	20.31	36.16	12	13.55	38.93	2	13.46	37.37	3	11.63	39.38	0	12.93	39.29	1
Interest-bearing liabilities that reprice within 1 year	6.02	6.49	65	8.56	7.04	77	6.73	6.39	71	14.15	8.20	84	22.77	10.19	88
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	14.29	28.22	19	4.99	30.25	5	6.73	29.65	6	-2.51	29.11	2	-9.84	26.63	2
Other Liquidity and Funding Ratios															
Net noncore funding dependence	9.27	3.09	73	9.73	-1.82	84	4.50	-2.33	73	17.39	3.20	83	25.72	14.45	80
Net short-term noncore funding dependence	6.79	-1.79	84	7.30	-8.21	90	2.16	-7.71	79	14.15	-4.76	92	19.80	3.38	90
Short-term investment / Short-term noncore funding	24.35	166.36	11	39.09	284.81	8	71.10	273.46	20	19.74	184.19	6	6.04	77.77	3
Liquid assets - short-term noncore funding / Nonliquid assets	3.21	28.61	17	2.07	34.02	9	6.89	36.68	16	-4.87	28.18	8	-9.86	16.97	6
Net loans and leases / Total deposits	98.24	76.80	88	97.24	74.66	90	95.23	72.79	90	100.76	79.43	89	101.47	90.31	82
Net loans and leases / Core deposits	105.96	82.80	84	107.08	81.17	87	101.64	78.25	87	116.77	88.34	85	126.43	103.93	82
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.66	-6.37	37	0.67	0.84	56	-0.22	0.12	31	1.70	1.57	59	0.76	0.72	62
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.64	-13.54	90	0.88	1.94	29	0.35	-0.25	67	1.43	4.31	12	0.27	1.36	24
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	72.31	23.58	96	69.55	13.42	94	69.61	14.28	96	61.35	11.38	94	59.23	12.67	96
Available-for-sale securities	26.88	74.56	3	29.52	84.66	4	29.44	83.77	3	37.82	87.23	5	39.72	85.40	3
U.S. Treasury securities	6.99	9.26	55	3.26	5.52	61	1.76	6.70	43	3.37	4.72	68	4.80	6.15	61
US agency securities (excluding mortgage-backed securities)	5.64	4.02	70	0.81	4.50	40	0.71	4.12	39	0.91	4.01	39	0.93	3.49	45
Municipal securities	12.87	8	70	14	8.87	71	10.90	8.22	67	15.53	9.83	73	17.01	7.75	79
Mortgage-backed securities	67.98	63.23	54	76.12	66.59	62	80.09	66.54	67	74.55	66.64	59	72.89	67.43	51
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	5.70	3.01	77	4.88	3.17	72	5.59	3.08	77	4.80	3.01	74	3.33	2.94	70
Mutual funds and equity securities	0.81	0.28	84	0.93	0.32	83	0.95	0.29	86	0.83	0.35	78	1.05	0.40	81
Debt securities 1 year or less	2.81	8.89	27	4.37	8.69	37	4.09	7.78	45	4.69	10.55	29	6.23	11.86	40
Debt securities 1 to 5 years	10.12	20.02	32	15.10	17.05	50	10.75	18.25	38	18.48	17.03	57	20.71	17.94	61
Debt securities over 5 years	86.26	68.75	82	79.60	72.17	54	84.21	71.11	70	75.98	69.86	55	72.01	66.02	46
Pledged securities	27.60	30.80	49	64.55	33.87	85	45.29	32.26	70	59.47	35.67	77	58.77	30.57	85
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-37.23	-31.70	50	-4.96	51.37	21	61.75	27.98	72	191.63	183.32	63	35.82	26.69	66
Investment securities	41.20	21.19	79	-6.03	33.34	11	8.25	31.36	22	-10.20	23.62	8	3.31	11.75	40
Core deposits	34.96	9.58	90	14.37	16.88	50	21.15	16.94	71	17.64	26.88	20	16.42	11.23	72
Noncore funding	6.90	10.50	56	-46.65	-23.76	21	-50.24	-14.79	9	-17.51	-12.18	45	15.16	6.59	69

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	11,725,575	8,911,854	9,602,314	7,394,493	7,208,367
Commit: Secured commercial real estate loans	4,006,888	2,871,963	3,268,144	1,985,999	2,026,500
Commit: Unsecured real estate loans	21,334	114,533	118,763	94,439	94,826
Credit card lines (reported semiannually, June/Dec)	106,871	82,367	96,734	68,735	44,527
Securities underwriting	0	0	0	0	0
Standby letters of credit	522,859	291,343	311,285	293,900	296,035
Commercial and similar letters of credit	64,808	1,555	7,603	1,663	2,887
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	86,071	26,645	60,167	31,673	16,738
Credit derivatives - notional amount (holding company as beneficiary)	157,876	189,166	172,606	189,424	136,150
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	243,947	215,811	232,773	189,424	152,888
Derivative Contracts					
Interest rate futures and forward contracts	50,245	153,323	210,468	155,627	68,492
Written options contracts (interest rate)	92,494	224,059	173,280	187,846	84,212
Purchased options contracts (interest rate)	56,318	46,854	71,320	21,988	9,943
Interest rate swaps	12,910,966	10,741,836	11,036,653	9,945,583	5,279,916
Futures and forward foreign exchange	898,755	0	0	0	0
Written options contracts (foreign exchange)	140,000	0	0	0	0
Purchased options contracts (foreign exchange)	140,000	0	0	0	0
Foreign exchange rate swaps	345,295	326,685	122,166	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	21.54	24.48	49	21.59	22.45	55	22.10	22.78	54	18.17	22.01	43	19.25	23.52	43
Standby letters of credit	0.96	0.66	75	0.71	0.67	65	0.72	0.65	66	0.72	0.71	66	0.79	0.84	60
Commercial and similar letters of credit	0.12	0.02	90	0	0.02	53	0.02	0.02	69	0	0.02	52	0.01	0.02	57
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.16	0.26	63	0.06	0.25	59	0.14	0.24	64	0.08	0.35	58	0.04	0.42	58
Credit derivatives - notional amount (holding company as beneficiary)	0.29	0.18	74	0.46	0.19	81	0.40	0.18	78	0.47	0.30	79	0.36	0.52	77
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.45	0.17	82	0.52	0.14	84	0.54	0.13	83	0.47	0.30	81	0.41	0.45	81
Derivative contracts	26.88	44.65	66	27.84	49.75	64	26.73	46.30	64	25.34	48.62	57	14.53	68.47	38
Interest rate contracts	24.08	32.11	66	27.05	35.96	66	26.45	32.46	66	25.34	34.36	60	14.53	47.31	41
Interest rate futures and forward contracts	0.09	3.60	45	0.37	5.17	53	0.48	3.25	57	0.38	6.21	39	0.18	10.67	34
Written options contracts (interest rate)	0.17	1.58	42	0.54	1.82	49	0.40	1.41	52	0.46	2.18	40	0.22	2.47	35
Purchased options contracts (interest rate)	0.10	1.48	51	0.11	1.33	50	0.16	1.31	56	0.05	1.46	46	0.03	2.65	47
Interest rate swaps	23.72	21.90	69	26.03	20.67	73	25.40	20.49	73	24.44	20.83	68	14.10	28.86	47
Foreign exchange contracts	2.80	6.76	81	0.79	6.16	72	0.28	6.30	68	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	1.65	4.19	78	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0.26	0.04	90	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0.26	0.05	90	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0.63	0.79	84	0.79	0.73	85	0.28	0.76	80	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	30.40	46.07	27	27.33	42.93	33	29.26	44.98	31	23.27	42.82	24	27.48	45.53	34

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	14,634,073	11,492,757	11,613,887	10,311,044	5,442,563
Interest rate contracts	13,110,023	11,166,072	11,491,721	10,311,044	5,442,563
Foreign exchange contracts	1,524,050	326,685	122,166	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	949,000	153,323	210,468	155,627	68,492
Written options	232,494	224,059	173,280	187,846	84,212
Exchange-traded	0	0	0	0	0
Over-the-counter	232,494	224,059	173,280	187,846	84,212
Purchased options	196,318	46,854	71,320	21,988	9,943
Exchange-traded	0	0	0	0	0
Over-the-counter	196,318	46,854	71,320	21,988	9,943
Swaps	13,256,261	11,068,521	11,158,819	9,945,583	5,279,916
Held for trading	13,803,705	9,746,419	10,068,687	8,668,461	4,959,634
Interest rate contracts	12,279,655	9,419,734	9,946,521	8,668,461	4,959,634
Foreign exchange contracts	1,524,050	326,685	122,166	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	830,368	1,746,338	1,545,200	1,642,583	482,929
Interest rate contracts	830,368	1,746,338	1,545,200	1,642,583	482,929
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	14,331,772	11,210,045	11,943,493	10,033,791	5,377,560
One year or less	2,031,538	1,508,808	1,273,601	824,352	340,666
Over 1 year to 5 years	3,647,653	1,819,913	2,735,041	2,020,460	1,298,208
Over 5 years	8,652,581	7,881,324	7,934,851	7,188,979	3,738,686
Gross negative fair value (absolute value)	364,266	111,638	107,155	167,610	68,643
Gross positive fair value	344,188	279,830	237,167	400,418	158,767
Held for trading	343,305	278,569	235,744	398,725	157,753
Non-traded	883	1,261	1,423	1,693	1,014
Current credit exposure on risk-based capital derivative contracts	87,879	170,000	132,086	236,074	116,614
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

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Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	89.59	93.66	26	97.16	94.09	33	98.95	94.17	36	100	94.10	77	100	93.44	80
Foreign exchange contracts	10.41	3.30	81	2.84	3.27	73	1.05	3.47	68	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	6.48	9.78	60	1.33	12.57	32	1.81	11.16	36	1.51	14.05	24	1.26	13.49	25
Exchange-traded	1.59	5.78	40	1.95	7.49	35	1.49	6.28	36	1.82	8.18	31	1.55	5.91	36
Over-the-counter	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	1.59	5.46	43	1.95	7.20	36	1.49	5.96	39	1.82	7.73	32	1.55	5.10	38
Exchange-traded	1.34	3.69	52	0.41	3.44	46	0.61	3.27	48	0.21	3.42	41	0.18	4.42	42
Over-the-counter	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	1.34	3.17	56	0.41	3.04	49	0.61	2.87	50	0.21	2.86	46	0.18	3.35	45
Held for trading															
Interest rate contracts	94.33	37.98	80	84.80	40.60	72	86.70	40.42	73	84.07	43.53	71	91.13	44.16	74
Foreign exchange contracts	83.91	31.52	82	81.96	34.42	80	85.64	34.15	83	84.07	36.62	82	91.13	37.24	87
Equity, commodity, and other contracts	10.41	1.71	87	2.84	1.57	80	1.05	1.68	77	0	1.60	32	0	1.60	30
Non-traded															
Interest rate contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Foreign exchange contracts	5.67	62.02	20	15.20	59.40	27	13.30	59.58	26	15.93	56.47	28	8.87	55.84	25
Equity, commodity, and other contracts	5.67	57.94	20	15.20	56.19	29	13.30	56.71	27	15.93	53.82	28	8.87	52.22	26
Derivative contracts (excluding futures and forex 14 days or less)	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
One year or less	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Over 1 year to 5 years	97.93	93.09	45	97.54	91.87	53	102.84	92.53	85	97.31	91.48	57	98.81	93.86	61
Over 5 years	13.88	31.78	39	13.13	28.05	42	10.97	27.56	39	7.99	32.05	31	6.26	32.17	26
Gross negative fair value (absolute value)	24.93	24.76	53	15.84	26.03	33	23.55	27.01	45	19.60	27.06	42	23.85	30.45	46
Gross positive fair value	59.13	27.14	81	68.58	30.08	83	68.32	29.89	84	69.72	29.56	87	68.69	28.09	87
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.49	1.56	76	0.97	1.25	46	0.92	0.98	48	1.63	1.55	60	1.26	0.83	75
Gross positive fair value (X)	2.35	1.74	72	2.43	1.68	78	2.04	1.34	79	3.88	2.23	88	2.92	1.19	94
Held for trading (X)	0.09	0.07	78	0.03	0.05	64	0.03	0.04	65	0.05	0.07	66	0.02	0.06	65
Non-traded (X)	0.08	0.08	75	0.08	0.07	74	0.07	0.05	76	0.12	0.09	75	0.05	0.07	70
Current credit exposure (X)	0.08	0.06	81	0.08	0.05	80	0.06	0.04	80	0.12	0.07	81	0.05	0.06	76
Credit losses on derivative contracts	0	0.02	15	0	0.01	16	0	0.01	18	0	0.02	17	0	0.01	24
Past Due Derivative Instruments Fair Value															
30-89 days past due	0.02	0.04	55	0.05	0.05	66	0.04	0.04	66	0.07	0.06	62	0.04	0.05	66
90+ days past due	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
	0.20	0.54	51	0.54	0.63	60	0.39	0.46	62	0.78	0.85	57	0.40	0.73	60

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	359,202	340,243	340,243	161,759	151,859
Gross losses	7,862	21,174	26,332	45,289	22,215
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	5,592	5,753	11,242	7,320	6,306
Net losses	2,270	15,421	15,090	37,969	15,909
Provision for loan and lease losses	41,568	14,502	27,507	123,922	25,809
Adjustments	70,319	0	6,542	92,531	0
Ending balance	468,819	339,324	359,202	340,243	161,759
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.17	0.08	83	0.07	-0.14	88	0.07	-0.09	87	0.31	0.51	24	0.08	0.15	32
Provision for loan and lease losses / Average loans and leases	0.22	0.14	74	0.09	-0.25	87	0.08	-0.16	85	0.39	0.82	20	0.10	0.24	30
Provision for loan and lease losses / Net loan and lease losses	1,831.19	198.72	92	94.04	77.32	78	182.29	-105.48	83	326.38	487.86	49	162.23	130.58	75
Allowance for loan and lease losses / Total loans and leases not held for sale	1.08	1.17	44	1.05	1.39	24	1.05	1.23	32	1.06	1.58	19	0.54	0.83	24
Allowance for loan and lease losses / Total loans and leases	1.08	1.15	45	1.04	1.37	25	1.05	1.20	35	1.05	1.55	20	0.54	0.81	25
Allowance for loan and lease losses / Net loans and leases losses (X)	103.26	28.67	90	11	15.27	58	23.80	21.39	70	8.96	11.58	58	10.17	8.03	73
Allowance for loan and lease losses / Nonaccrual assets	149.73	413.77	14	154.23	318.67	22	149.53	364.13	17	182.83	299.17	30	96.21	218.72	22
ALLL / 90+ days past due + nonaccrual loans and leases	142.05	319.24	24	150.32	260.68	29	147.83	287.08	26	171.13	244.34	36	92.18	151.73	32
Gross loan and lease losses / Average loans and leases	0.04	0.16	27	0.13	0.22	38	0.08	0.19	26	0.14	0.34	30	0.08	0.28	22
Recoveries / Average loans and leases	0.03	0.07	24	0.04	0.08	31	0.03	0.08	27	0.02	0.07	19	0.02	0.08	20
Net losses / Average loans and leases	0.01	0.08	32	0.09	0.13	49	0.05	0.11	35	0.12	0.27	36	0.06	0.21	28
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	21.24	23.25	54	12.70	16.12	45	24.82	34.67	38	32.95	33.98	58	78.21	36.22	90
Earnings coverage of net loan and lease losses (X)	145.62	-9.51	89	21.59	4.52	63	44.28	39.72	67	17.22	22.91	59	30.34	24.40	71

Net Loan and Lease Losses By Type

Real estate loans	0	-0.01	45	0	0.03	28	-0.01	0.02	25	0	0.04	17	0	0.01	29
Real estate loans secured by 1-4 family	-0.02	-0.02	41	-0.01	-0.01	48	-0.01	-0.02	45	0	0.01	42	0	0.01	47
Revolving	0	-0.08	61	0.01	-0.05	73	-0.05	-0.07	36	0.01	0.01	65	0	0.02	51
Closed-end	-0.02	-0.02	36	-0.01	-0.01	44	-0.01	-0.01	42	0	0	41	0	0	53
Commercial real estate loans	0	0	41	0	0.05	23	-0.01	0.04	13	0	0.07	7	-0.01	0.01	21
Construction and land development	0	-0.02	73	0	0	48	0	0	50	-0.03	0	22	0	-0.01	60
1-4 family	0	0	60	0	0	22	0	0	28	0	0	18	0	0	55
Other	0	-0.01	71	0	-0.01	63	0	0	64	-0.02	0	19	0	-0.01	61
Multifamily	0	0	14	0	0.01	15	0	0.01	21	0	0	24	0	0	30
Nonfarm nonresidential	0	0	44	0	0.07	18	-0.02	0.05	10	0	0.11	7	-0.01	0.02	16
Owner-occupied	0	0	39	0	0.01	15	0	0.01	22	0	0.02	11	0	0.01	57
Other	0	0	37	0	0.06	27	-0.01	0.04	7	0	0.08	15	-0.01	0.01	9
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.07	0.10	54	0.55	0.20	85	0.31	0.17	78	0.47	0.47	60	0.23	0.37	41
Loans to individuals		0.65		0.02	0.78	3	0.02	0.71	1	0.28	1.13	18	0.27	1.17	18
Credit card loans	0.69	1.99	18	0.65	2.18	20	1.13	1.84	25	3.38	2.92	58	3.67	3.11	62
Agricultural loans	0	0.01	53		0.03			0.02			0.19			0.08	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.10	0.14	63	0.24	0.08	81	0.18	0.10	76	0.42	0.15	86	0.15	0.15	65

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	56,576	74,517	53,093	85,464	70,987
90+ days past due loans and leases	16,925	5,718	2,771	13,541	7,364
Nonaccrual loans and leases	313,117	220,012	240,216	185,282	168,123
Total past due and nonaccrual loans and leases	386,618	300,247	296,080	284,287	246,474
Restructured 30-89 days past due					
Restructured 30-89 days past due	19,723	784	760	458	6,114
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	151,374	97,453	124,370	103,527	87,733
Total restructured loans and leases	171,097	98,237	125,130	103,985	93,847
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	67,780	86,698	89,853	79,639	119,801
Other real estate owned	422	4,523	2,259	5,118	9,414
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	815	0
Total other assets past due and nonaccrual	0	0	0	815	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	0.13	0.32	30	0.23	0.27	56	0.15	0.32	31	0.26	0.39	38	0.24	0.43	28
90+ days past due loans and leases	0.04	0.09	54	0.02	0.10	44	0.01	0.10	35	0.04	0.12	50	0.02	0.15	38
Nonaccrual loans and leases	0.72	0.38	87	0.67	0.58	65	0.70	0.46	80	0.57	0.66	48	0.56	0.51	61
90+ days past due and nonaccrual loans and leases	0.76	0.53	76	0.69	0.73	55	0.71	0.62	66	0.61	0.85	38	0.59	0.71	49
30-89 days past due restructured															
30-89 days past due restructured	0.05	0.01	88	0	0.01	54	0	0.01	54	0	0.01	42	0.02	0.01	72
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.35	0.09	92	0.30	0.12	88	0.36	0.10	93	0.32	0.13	87	0.29	0.14	85
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.13	0.32	30	0.23	0.27	56	0.15	0.32	31	0.26	0.40	38	0.24	0.43	28
90+ days past due assets	0.04	0.10	53	0.02	0.10	43	0.01	0.10	33	0.04	0.12	50	0.02	0.15	37
Nonaccrual assets	0.72	0.39	86	0.67	0.59	65	0.70	0.47	80	0.57	0.67	48	0.56	0.53	60
30+ days past due and nonaccrual assets	0.89	0.88	60	0.92	1.04	50	0.86	0.97	53	0.88	1.29	35	0.83	1.19	38
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.61	0.32	84	0.55	0.43	70	0.56	0.36	78	0.49	0.52	53	0.47	0.44	61
90+ days past due and nonaccrual assets + other real estate owned	0.61	0.34	82	0.56	0.46	69	0.56	0.37	78	0.50	0.55	50	0.49	0.48	57
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.74	0.38	87	0.76	0.52	79	0.77	0.41	87	0.66	0.60	62	0.81	0.53	78
Allowance for loan and lease losses	85.54	57.44	81	91.95	67.93	80	92.73	62.64	80	79.50	66.66	72	187.60	115.41	84
Equity capital + allowance for loan and lease losses	6.01	3.52	81	6.15	4.43	77	6.12	3.60	85	5.48	4.97	62	6.68	4.28	77
Tier 1 capital + allowance for loan and lease losses	8.48	3.97	91	8.42	5.28	82	8.34	4.30	90	7.63	6.05	68	9.69	5.65	86
Loans and leases + other real estate owned	0.92	0.63	75	0.96	0.88	60	0.97	0.71	76	0.83	0.97	44	1.02	0.85	66

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.12	0.26	36	0.26	0.24	63	0.12	0.26	31	0.28	0.39	44	0.18	0.38	24
90+ days past due	0	0.11	41	0.01	0.12	48	0	0.12	40	0.02	0.16	50	0.01	0.16	42
Nonaccrual	0.51	0.45	65	0.49	0.65	46	0.54	0.52	63	0.33	0.76	22	0.31	0.46	40
Commercial and industrial															
30–89 days past due	0.14	0.28	43	0.09	0.17	36	0.25	0.24	61	0.11	0.23	36	0.24	0.31	48
90+ days past due	0.22	0.03	92	0.04	0.02	80	0.02	0.04	60	0.15	0.03	92	0.10	0.05	76
Nonaccrual	2.07	0.46	95	1.84	0.64	92	1.91	0.57	91	1.69	0.75	89	2.28	0.83	93
Individuals															
30–89 days past due	0.25	0.70	25	0.28	0.55	35	0.31	0.63	33	0.50	0.83	32	0.67	0.83	39
90+ days past due	0.01	0.07	49	0.02	0.07	53	0.03	0.09	54	0.01	0.14	43	0.03	0.17	43
Nonaccrual	0.01	0.18	30	0.02	0.18	31	0.01	0.17	30	0.04	0.28	30	0.02	0.17	31
Depository institution loans															
30–89 days past due		0.01			0			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.01			0			0			0			0	
Agricultural															
30–89 days past due	0	0.10	29		0.16			0.07			0.17			0.24	
90+ days past due	0	0	44		0			0			0			0	
Nonaccrual	0	0.36	27		0.69			0.70			0.49			0.67	
Foreign governments															
30–89 days past due		0			0.01			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.06	0.11	60	0.05	0.11	58	0.19	0.12	76	0.23	0.18	71	0.57	0.20	83
90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual	0.08	0.07	73	0.35	0.13	81	0.23	0.09	83	0.32	0.15	78	0.27	0.13	78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.28	0.39	49	0.23	0.35	48	0.29	0.46	39	0.60	0.65	61	0.61	0.67	59
	90+ days past due	0.02	0.22	53	0.02	0.27	50	0.01	0.24	49	0.06	0.33	58	0.04	0.31	51
	Nonaccrual	0.53	0.61	53	0.84	0.82	64	0.76	0.71	66	0.63	0.89	44	0.55	0.73	46
Revolving	30-89 days past due	0.08	0.26	22	0.18	0.29	37	0.07	0.28	26	0.28	0.48	36	0.38	0.45	44
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.63	1.15	58	0.95	1.05	67	0.81	1.18	64	1.03	1.13	65	0.70	1	56
Closed-end	30-89 days past due	0.30	0.42	50	0.23	0.36	51	0.31	0.49	41	0.63	0.65	61	0.63	0.70	58
	90+ days past due	0.02	0.25	54	0.02	0.29	51	0.01	0.26	49	0.07	0.38	59	0.05	0.35	52
	Nonaccrual	0.52	0.60	54	0.83	0.77	65	0.76	0.67	66	0.59	0.87	40	0.53	0.70	47
Junior lien	30-89 days past due	0	0.01	33	0	0.01	39	0	0.01	25	0	0.02	36	0.01	0.02	40
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	21	0.01	0.04	27	0	0.03	21	0.01	0.04	24	0.01	0.04	27
Commercial real estate	30-89 days past due	0.09	0.16	49	0.27	0.14	76	0.08	0.15	49	0.20	0.26	56	0.07	0.18	31
	90+ days past due	0	0.01	29	0.01	0.01	67	0	0.01	58	0.01	0.02	60	0	0.03	47
	Nonaccrual	0.50	0.32	77	0.40	0.52	50	0.49	0.38	69	0.25	0.62	26	0.24	0.23	62
Construction and development	30-89 days past due	0.38	0.22	78	0	0.12	18	0.10	0.17	66	0.02	0.28	30	0.20	0.28	59
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	1.48	0.16	94	1.01	0.36	84	0.95	0.20	89	0	0.41	25	0.18	0.20	68
1-4 family	30-89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0.08	0.06	72
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	62
Other	30-89 days past due	0.38	0.17	81	0	0.07	21	0.10	0.13	74	0.02	0.22	37	0.12	0.20	61
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	1.48	0.13	95	1.01	0.29	85	0.95	0.16	90	0	0.35	27	0.17	0.17	71
Multifamily	30-89 days past due	0.12	0.04	83	0.01	0.06	58	0	0.07	27	0.24	0.09	80	0	0.08	19
	90+ days past due	0	0	45	0.01	0	91	0	0	46	0	0	45	0.01	0	86
	Nonaccrual	0.52	0.07	88	0.21	0.14	76	0.29	0.17	78	0.05	0.11	52	0.02	0.05	49
Nonfarm non-residential	30-89 days past due	0.01	0.13	23	0.42	0.14	86	0.10	0.13	62	0.21	0.23	60	0.08	0.14	36
	90+ days past due	0	0.01	32	0.01	0.01	70	0	0.01	66	0.01	0.02	67	0	0.03	48
	Nonaccrual	0.29	0.39	48	0.39	0.66	40	0.50	0.45	61	0.38	0.80	32	0.36	0.28	69
Owner Occupied	30-89 days past due	0	0.04	27	0.04	0.04	61	0.01	0.04	26	0.02	0.07	34	0.02	0.07	23
	90+ days past due	0	0	34	0	0	34	0	0	37	0.01	0	80	0	0.01	26
	Nonaccrual	0.07	0.14	39	0.11	0.25	32	0.10	0.17	40	0.23	0.27	45	0.22	0.16	66
Other	30-89 days past due	0.01	0.08	44	0.37	0.09	88	0.10	0.08	76	0.19	0.14	70	0.06	0.07	56
	90+ days past due	0	0	37	0.01	0.01	80	0	0	75	0	0.01	33	0	0.01	61
	Nonaccrual	0.22	0.21	63	0.28	0.40	55	0.40	0.23	75	0.15	0.44	34	0.13	0.10	66
Farmland	30-89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.21	0.63	58	0.36	1.10	53	0.23	0.69	54	0.42	1.13	50	0.54	0.84	54
Credit card	30-89 days past due	0.68	1.02	29	0.61	0.63	43	0.99	0.81	62	0.85	0.95	38	0.97	1.19	27
	90+ days past due	0	0.44	15	0.20	0.39	44	0.21	0.45	37	0.22	0.63	31	0.28	0.78	33
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0.12	0.11	74

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	5,121,413	3,801,083	4,008,662	3,778,989	3,763,152
Retained earnings	1,017,606	789,226	930,925	655,256	443,559
Accumulated other comprehensive income (AOCI)	-108,337	-17,735	-17,932	-7,718	-32,214
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	6,030,682	4,572,574	4,921,655	4,426,527	4,174,497
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	2,065,337	1,425,635	1,506,344	1,431,581	1,439,687
Accumulated other comprehensive income-related adjustments	-108,337	-17,735	-17,932	-7,718	-32,214
Other deductions from common equity tier 1 capital	30,217	11,452	15,313	11,579	12,500
Subtotal:	4,043,465	3,153,222	3,417,930	2,991,085	2,754,524
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	4,043,465	3,153,222	3,417,930	2,991,085	2,754,524
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	215,000	215,000	215,000	215,000	215,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	215,000	215,000	215,000	215,000	215,000
Less: Additional tier 1 capital deductions	159	159	159	159	994
Additional tier 1 capital	214,841	214,841	214,841	214,841	214,006
Tier 1 Capital	4,258,306	3,368,063	3,632,771	3,205,926	2,968,530
Tier 2 Capital					
Tier 2 capital instruments and related surplus	480,000	525,000	500,000	305,000	235,000
Non-qualifying capital instruments	59,000	59,000	59,000	59,000	59,000
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	349,016	244,260	262,714	232,297	164,604
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	888,016	828,260	821,714	596,297	458,604
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	888,016	828,260	821,714	596,297	458,604
Exited advanced approach tier 2 capital					
Total capital	5,146,322	4,196,323	4,454,485	3,802,223	3,427,134
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	53,203,180	41,068,583	42,383,730	41,202,529	35,303,314
Less: Deductions from common equity tier 1 capital	2,095,713	1,437,246	1,521,816	1,443,319	1,453,181
Less: Other deductions	-25,522	-36,544	-25,786	-37,102	-34,307
Total assets for leverage ratio	51,132,989	39,667,881	40,887,700	39,796,312	33,884,440
Total risk-weighted assets	44,631,814	31,403,838	33,991,852	30,086,398	29,244,641
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.06	11.85	7	10.04	12.66	10	10.06	12.37	19	9.94	12.35	12	9.42	12.11	8
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	9.54	12.53	3	10.73	13.44	6	10.69	13.11	9	10.66	13.08	11	10.15	12.78	10
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	11.53	14.37	3	13.36	15.42	14	13.10	14.91	17	12.64	15.23	10	11.72	14.36	4
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.33	9.08	27	8.49	9.11	32	8.88	8.98	54	8.06	9.13	17	8.76	9.76	22
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	5,322	4,195	7,810	7,398	10,409	26.87	-43.50
Other insurance activities income	5,322	4,195	7,810	7,398	10,409	26.87	-43.50
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	714,762	535,283	566,770	535,209	540,169	33.53	81.41

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	51.63			52.30			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	48.37			47.70			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.64	0.36	76	0.63	0.37	74	0.57	0.36	75	0.57	0.41	75	0.93	0.47	81
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91		
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	15.12	12.13	59	14.44	11.54	61	14.20	12	55	15.09	11.03	64	17.26	11.51	73

Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	123,704	6,657	8,361	6,955	8,706
Real estate loans	6,457	4,989	3,140	4,405	6,786
Commercial and industrial loans	117,247	1,668	5,221	2,550	1,920
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	48,300	22,750	22,750	19,750	19,250
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	172,004	29,407	31,111	26,705	27,956
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.37	0.26	0.20	5.18	27.03
Commercial and industrial loans	0.61	1.03	0.79	0.64	0.29
Foreign governments and institutions	0	0	0	0	0

Growth Rates

Net loans and leases	1,758.25	11.61	97	-39.98	-1.19	13	20.22	6.83	75	-20.11	-2.40	20	11.72	22.48	69
Total selected assets	484.91	18.50	95	-4.65	3.19	42	16.50	9.48	73	-4.47	2.04	40	7.35	12.40	63
Deposits		-4.80			9.07			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30-89 days past due securitized assets.....		0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets.....		0	0	0	0	0		
Total past due securitized assets.....		0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	210,000	90,000	150,000	190,436	164,550	133.33	301.72
Dividends	210,000	90,000	150,000	186,000	160,000	133.33	320.00
Interest	0	0	0	4,436	4,550		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	7	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	7	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	210,000	90,000	150,007	190,436	164,550	133.33	301.72
Securities gains (losses)	0	0	0	0	0		
Other operating income	39	0	0	21	51		
Total operating income	210,039	90,000	150,007	190,457	164,601	133.38	301.80
Operating Expenses							
Personnel expenses	180	143	287	296	250	25.87	1.69
Interest expense	11,515	9,472	22,001	16,114	12,619	21.57	143.04
Other expenses	14,642	2,219	6,236	7,074	15,129	559.85	67.39
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	26,337	11,834	28,524	23,484	27,998	122.55	92.78
Income (loss) before taxes	182,722	78,166	122,974	166,973	136,603	133.76	373.21
Applicable income taxes (credit)	-7,669	-5,950	-9,501	-3,946	24,524		
Extraordinary items							
Income before undistributed income of subsidiaries	190,391	84,116	132,475	170,919	112,079	126.34	279.10
Equity in undistributed income of subsidiaries	22,750	152,106	341,365	219,687	197,714	-85.04	-50.48
Bank subsidiaries	22,750	152,106	341,365	219,687	197,714	-85.04	-50.48
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	213,141	236,222	473,840	390,606	309,793	-9.77	121.65
Memoranda							
Bank net income	232,750	242,106	491,365	405,687	357,714	-3.86	142.60
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	6,928,183	98.99	5,365,995	97.18	5,763,130	98.14	4,996,968	4,669,751	29.11	162.23
Common and preferred stock	6,928,183	98.99	5,365,995	97.18	5,763,130	98.14	4,996,968	4,669,751	29.11	162.23
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	1,827	0.03	1,827	0.03	1,827	0.03	1,827	1,827	0.00	34.04
Common and preferred stock	1,827	0.03	1,827	0.03	1,827	0.03	1,827	1,827	0.00	34.04
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	6,315	0.09	3,513	0.06	6,135	0.10	2,999	0	79.76	3727.27
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	35,122	0.50	139,310	2.52	77,760	1.32	130,163	119,213	-74.79	-33.79
Cash and due from unrelated depository institution	250	0	0	0	250	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		-100.00
Intangible assets	4,287	0.06	4,287	0.08	4,287	0.07	4,287	4,287	0.00	
Other assets	22,943	0.33	6,686	0.12	19,234	0.33	6,846	8,666	243.15	-46.27
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	6,998,927	100.00	5,521,618	100.00	5,872,623	100.00	5,143,090	4,803,744	26.76	155.49
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	615,077	8.79	638,484	11.56	634,643	10.81	403,413	292,414	-3.67	160.68
Other liabilities	122,350	1.75	89,088	1.61	97,501	1.66	91,492	71,424	37.34	222.79
Balance due to subsidiaries and related institutions	56,587	0.81	56,239	1.02	56,413	0.96	56,065	55,718	0.62	35.84
Total liabilities	794,014	11.34	783,811	14.20	788,557	13.43	550,970	419,556	1.30	151.66
Equity Capital	6,204,913	88.66	4,737,807	85.80	5,084,066	86.57	4,592,120	4,384,188	30.97	155.99
Perpetual preferred stock (income surplus)	209,691	3	209,691	3.80	209,691	3.57	209,691	209,691	0.00	87.91
Common stock	178,185	2.55	142,550	2.58	148,482	2.53	141,746	141,423	25.00	92.79
Common surplus	4,965,488	70.95	3,658,636	66.26	3,883,035	66.12	3,637,468	3,622,208	35.72	142.26
Retained earnings	982,146	14.03	744,768	13.49	883,645	15.05	611,158	443,559	31.87	374.06
Accumulated other comprehensive income	-108,337	-1.55	-17,735	-0.32	-17,932	-0.31	-7,718	-32,214		
Other equity capital components	-22,260	-0.32	-103	0	-22,855	-0.39	-225	-479		
Total liabilities and equity capital	6,998,927	100.00	5,521,618	100.00	5,872,623	100.00	5,143,090	4,803,744	26.76	155.49
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	60,827	0.87	60,827	1.10	60,827	1.04	60,827	60,827	0.00	34.09
Notes payable to subsidiaries that issued TPS	60,827	0.87	60,827	1.10	60,827	1.04	60,827	60,827	0.00	34.09
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	7.52	10.52	19	10.10	12.64	31	9.95	11.94	33	8.68	7.29	66	8.72	9.68	34
Bank net income / Average equity investment in banks	7.58	11.07	17	9.41	12.37	27	9.20	11.80	29	8.38	7.45	59	9.13	10.51	36
Nonbank net income / Average equity investment in nonbanks	0	10.05	20	0	13.40	16	0	13.12	16	0	9.75	17	0	7.89	17
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	109.20	98.83	82	102.49	96.24	59	103.70	96.79	66	103.86	88.16	59	115.47	82.22	94
Nonbank net income / Parent net income	0	2.55	17	0	3.10	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	12.80	17.48	48	16.54	16.87	67	15.51	16.81	63	12	20.06	46	9.57	20.43	43
Total debt / Equity capital	9.91	12.15	54	13.48	11.60	70	12.48	11.71	67	8.78	14.41	50	6.67	14.31	50
Total debt + notes payable to subs that issued TPS / Equity capital	10.89	14.28	45	14.76	13.82	64	13.68	13.63	60	10.11	16.67	42	8.06	16.36	42
Total debt + Loans guaranteed for affiliate / Equity capital	9.91	12.21	54	13.48	11.69	69	12.48	11.77	67	8.78	14.68	49	6.67	14.56	49
Total debt / Equity capital – excess over fair value	9.91	12.27	54	13.48	11.71	70	12.48	11.81	67	8.78	14.52	50	6.67	14.51	50
Long-term debt / Equity capital	9.91	11.61	55	13.48	11.05	70	12.48	10.95	68	8.78	13.56	51	6.67	13.04	52
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	55.43	39.62	61	43.04	39.10	47	42.91	39.86	46	26.94	34.67	39	14.49	28.44	36
Double Leverage															
Equity investment in subs / Equity capital	111.69	103.92	83	113.30	103.07	88	113.39	103.22	88	108.86	102.81	83	106.56	103.22	72
Total investment in subs / Equity capital	111.69	109.01	74	113.30	108.26	79	113.39	108.40	79	108.86	110.16	69	106.56	111.07	57
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.70	0.41	89	1.33	0.25	90	1.44	0.29	88	1.04	0.47	74	0.93	0.36	77
Equity investment in subs – equity cap / Net income-div (X)	3.49	1.23	89	2.26	0.83	89	2.44	1.05	87	2.05	1.82	69	2.02	1.22	82
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	160.44	126.15	71	88.39	138.64	27	71.34	152.85	15	90.23	136.59	20	71.70	177.68	10
Cash from ops + noncash items + op expense / Op expense + dividend	176.28	116.54	75	95.59	130.64	32	80.63	154.48	17	106.85	147.24	28	98.01	190.27	16
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	65.97	92.87	32	105.43	103.17	58	81.43	98.54	32	105.11	134.08	41	105.01	116.34	41
Pretax operating income + interest expense / Interest expense	1,686.82	1,457.38	66	925.23	1,479.01	49	658.95	1,835.33	28	1,136.20	2,016.32	55	1,182.52	1,968.54	46
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,561.31	1,417.74	69	857.06	1,667.11	45	618.86	1,770.77	27	1,016.73	1,539.23	57	971.80	1,632.83	42
Dividends + interest from subsidiaries / Interest expense + dividends	173.74	140.52	70	84.75	153.06	27	69.11	174.12	14	91.52	150.43	22	91.42	210.80	13
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0.11	11.92	63	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	33.60	28.68	76	37.24	41.77	73	37.35	47.61	71	30.79	35.64	70	24.42	57.11	49
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.63	3.32	53	5.76	3.64	68	8.25	3.44	81	8.34	3.85	79	7.57	2.64	82
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.11	1.69	51	0.15	1.79	54	0.14	1.76	56	0.15	2.66	54	0.16	5.62	48
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	57.44	82.17	40	114.98	78.46	77	147.24	66.37	89	112.31	81.10	82	149.34	57.84	93
Dividends declared / Net income	51.31	34	84	40.94	25.30	83	41.17	28.27	78	49.15	42.29	62	54.03	33.08	86
Net income – dividends / Average equity.....	3.66	7.04	14	5.97	9.64	21	5.85	8.62	27	4.41	4.14	52	4.01	6.46	19
Percent of Dividends Paid															
Dividends from bank subsidiaries	192.03	128.25	72	93.05	139.49	35	76.90	155.92	22	96.89	132.17	32	95.59	178.13	24
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	192.03	168.66	68	93.05	193.08	25	76.90	203.53	13	96.89	174.85	20	95.59	260.40	12
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	90.23	43.08	85	37.17	36.56	51	30.53	45.96	30	45.85	60.28	37	44.73	66.55	29
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	1.09	0.36	85	1.27	0.54	81
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	90.23	46.71	83	37.17	38.35	50	30.53	51.33	27	46.94	62.88	37	46	69.36	28
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98			54.17			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.54			0.63			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		54.49			76.16			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.98	65.33	88	100	67.82	94	100	74.16	91	97.66	69.76	64	97.20	67.32	65
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	2.33	0.63	84	2.76	0.80	84
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.98	75.26	79	100	81.78	93	100	83.13	86	99.99	82.20	87	99.97	78.80	90
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	89	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	5.58	20	0	6.48	17	0	4.67	30	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	9.89	28.16	43	9.53	28.31	42	9.58	26.38	42	15.08	27.08	50	20.80	28.33	56